

FIG. 1

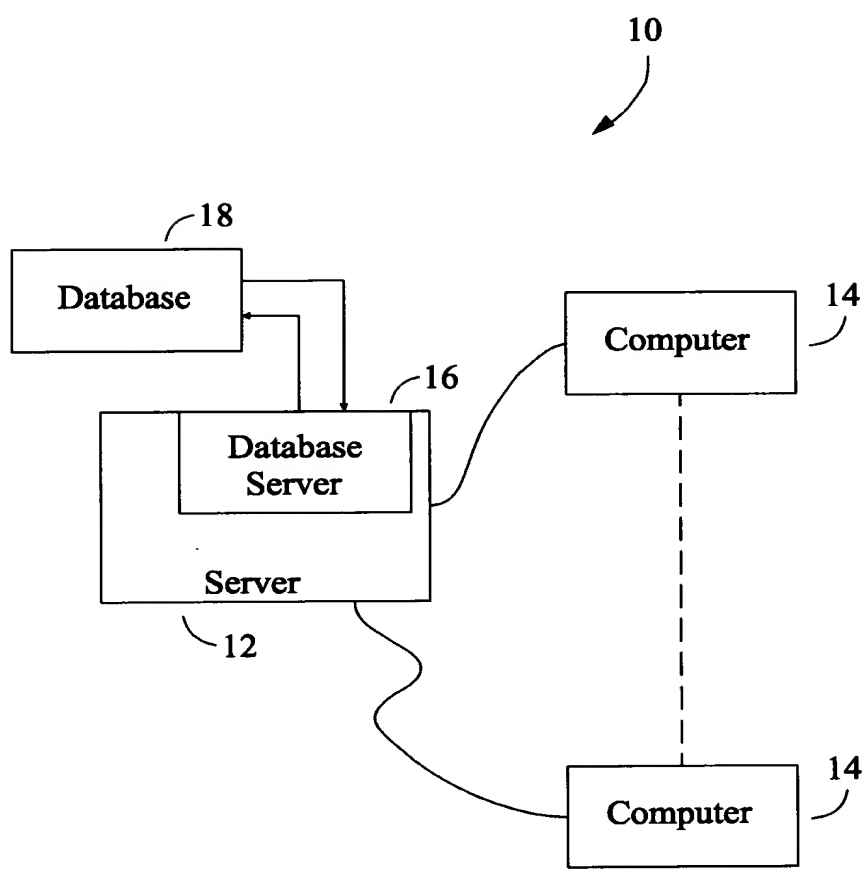
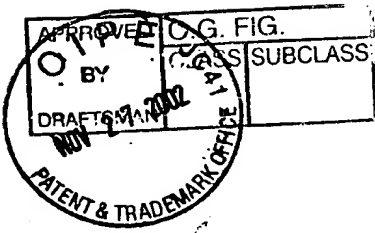


FIG. 2

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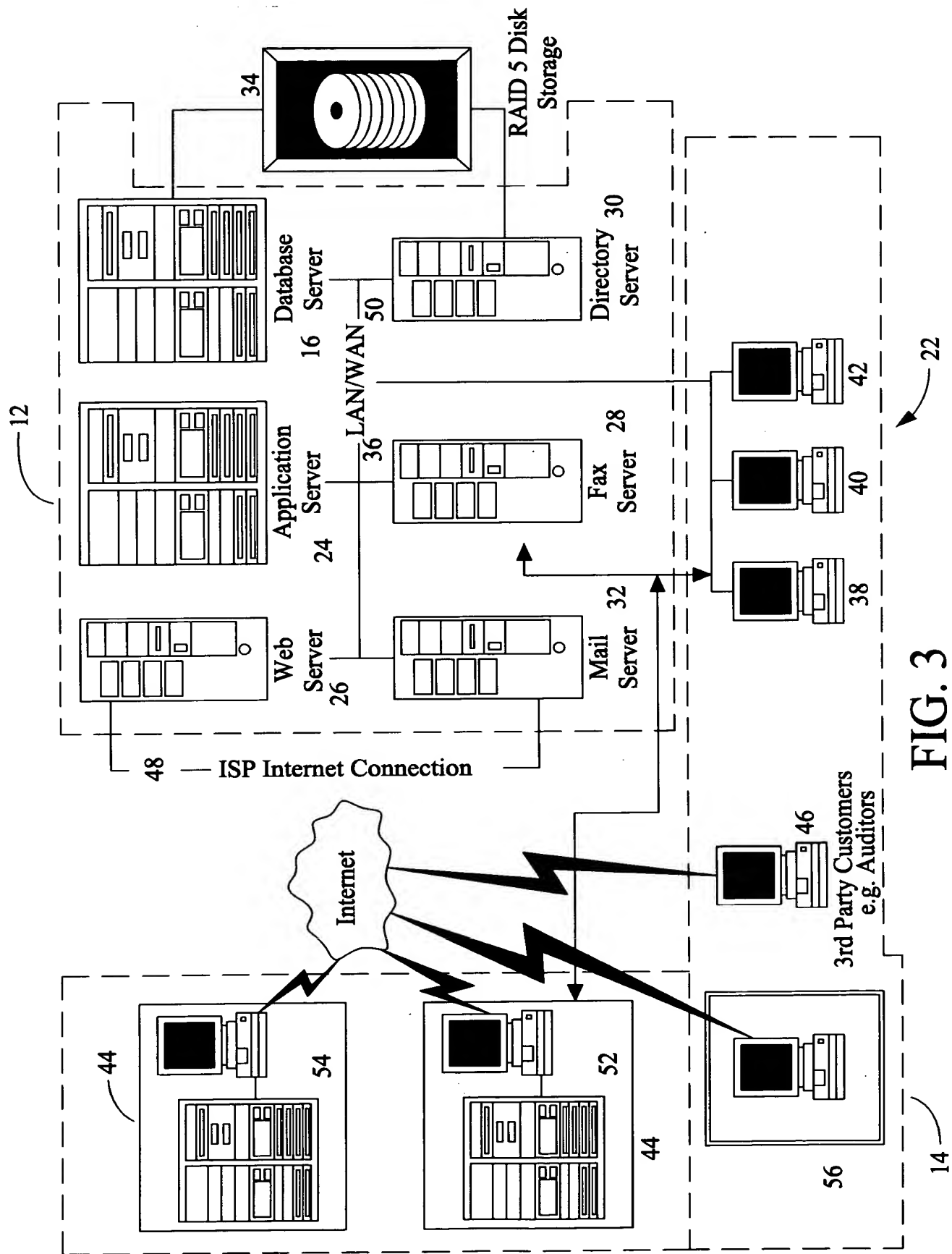
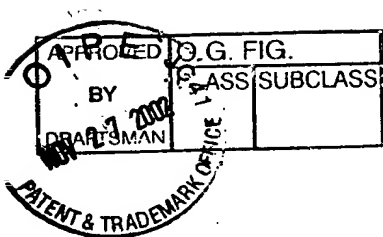


FIG. 3



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Title: METHODS AND SYSTEMS FOR IMPLEMENTING A PROFITABILITY
MODEL

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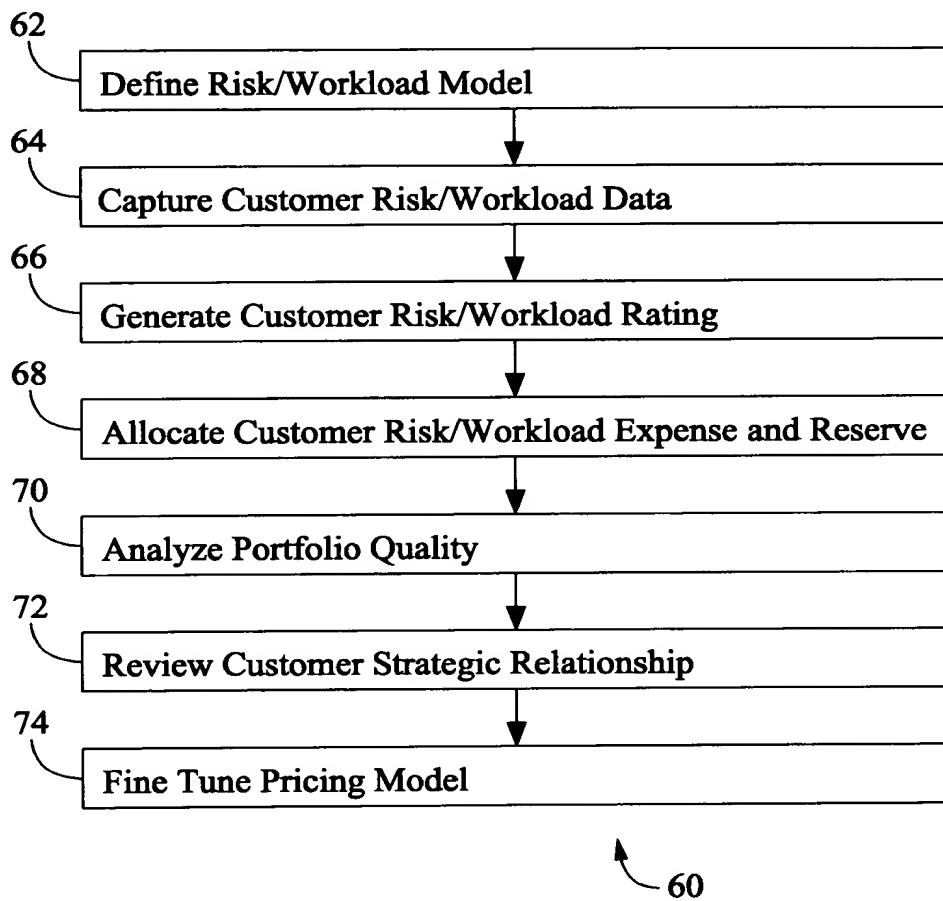


FIG. 4

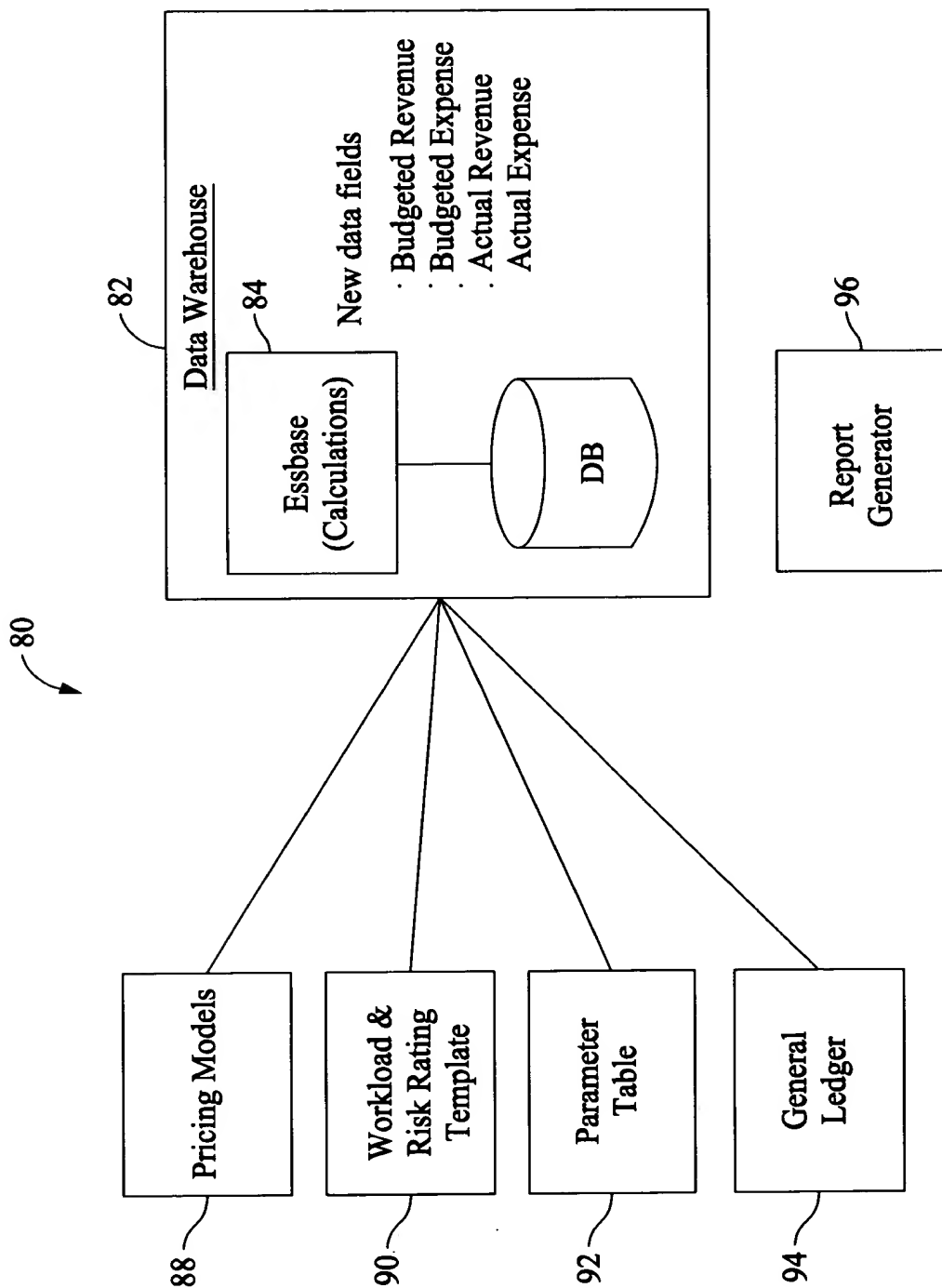
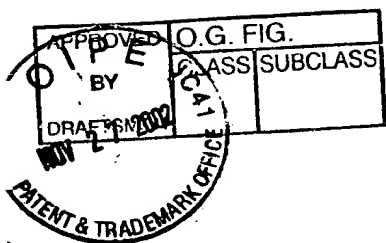
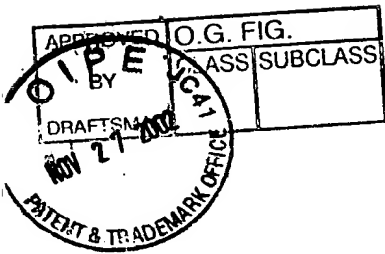


FIG. 5



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DEAL WORKLOAD DRIVER INPUTS

CUSTOMER REGION

SALES / PORTFOLIO REP

U.S. or Canadian Deal

Cross-Sell Deal

Cross-Sell Source

Customer Name

US

No

Select "US" (for U.S. Tax Rate) or "C" (for Canadian Tax Rate).

If "Yes" for Cross-Sell Deal, Select Cross-Sell Source; If "No" Leave Blank.

Required Inputs: (Select Inputs From Drop Down Menus - All 11 Must be Completed)

1) What is the collateral performance?

2) What is the excess availability after trade clean-up?

3) Are the books & records (systems & processes) adequate?

4) What is the risk classification?

5) How many agings are in the borrowing base?

6) What is the frequency of borrowing?

7) What is the frequency of borrowing base reporting?

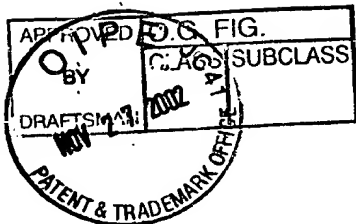
8) Is it a co-borrower structure?

9) What is the fixed charge coverage?

10) Is this a 1st time ABL borrower? (i.e., level of mgmt experience)

11) Is there an EX-IM bank guarantee?

FIG. 6



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CUSTOMER REGION	Customer Name	Deal Category	ABL
SALES/PORTFOLIO	0	KMV Rating	Valid Inputs: AAA, AA, A, BBB, BB, B, CCC, CC, C, or D
CASE	0	Portfolio Rollover	Valid Inputs: No or Yes
U.S. or Canadian Deal	If "C", Must Convert All Inputs To US Dollars Using Current Exchange Rate		
If you have a question, please call:		Val Bernardi	8*228-8548

The information entered on this INPUT TAB will flow automatically into TAB's 1-4 of the model. Enter the Commitment amounts, outstanding and amortization on a total deal basis. Then enter the CF total hold amount in cell C25. The model will automatically calculate the exact CF percentage assuming the hold amount is on a pro-rata basis for all the deal tranches. If the deal is not pro-rata you will need to override the formulas in the CF percentage column and enter the actual percentage to be held for each deal tranche.

	Commitment Amount	CF Percentage %	Term (Months)	Index	Rate	Fixed (F)/ Variable (V)	
						Adder	
REVOLVER (Less L/Cs)	0	0.00%	0	CP	0.00%	0.00%	V
TERM A	0	0.00%	0	CP	0.00%	0.00%	V
TERM B	0	0.00%	0	CP	0.00%	0.00%	V
TERM C	0	0.00%	0	CP	0.00%	0.00%	V
TERM D	0	0.00%	0	CP	0.00%	0.00%	V
CAPEX	0	0.00%	0	CP	0.00%	0.00%	V
360 Day Adder	Y				Rate: 0.00%		
L/C FACILITY	0	0.00%	0		Coupon: 0.00%		
PREFERRED STOCK	0						

PREFERRED STOCK 0 Do not include any Preferred Stock in this CF hold amount since the model assumes it will all be held by CF

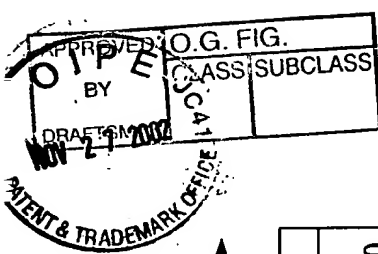
	FEES						Term D	CAPEX	Pref Stock	L/Cs
	Revolver	Term A	Term B	Term C	Term D	Term E				
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Unused Line Fee	0.00%									
Audit Fees Recovered (Y/N)	Y									
Legal Expense	0									
Annual Fees	0	Month	Month							
One Time Payments	0	0	0	0	0	0				
Collection Days	0	Avg Annual Collections					0			

120

Fig. 7B

Fig. 7C

FIG. 7A



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120 → Fig. 7A → Fig. 7C →

AVERAGE OUTSTANDING								
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8
REVOLVER	0	0	0	0	0	0	0	0
L/C	0	0	0	0	0	0	0	0
CAPEX	0	0	0	0	0	0	0	0

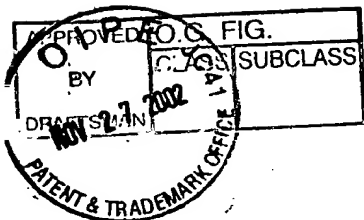
AMORTIZATION SCHEDULE								
Frequency: Monthly <i>Amort for the Preferred Stock investment will automatically be entered as a bullet maturity. Manually change if necessary</i> (Monthly, Quarterly, Biannual, Annual)								
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8
TERM A	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0

The outplacement amounts below are automatically calculated assuming CF is agenting the deal. If the deal is a participation transaction then the amounts in the "Amount Placed" column will need to be replaced with zeros. The Fee Rate and Fee Skim percentages must always be entered manually.

OUTPLACEMENT ASSUMPTIONS			
	Amount Placed	Fee Rate	Rate Skim
REVOLVER (Less L/Cs)	0	0.00%	0.00%
TERM A	0	0.00%	0.00%
TERM B	0	0.00%	0.00%
TERM C	0	0.00%	0.00%
TERM D	0	0.00%	0.00%
CAPEX	0	0.00%	0.00%
L/C FACILITY	0	0.00%	0.00%

Note:
Fee Rate = CF's Skim on the Closing/Commitment Fee
Rate Skim = CF's Skim on the Adder

FIG. 7B



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Fig. 7A

Alternate Pricing #1		Alternate Pricing #2	
Index	Adder	Index	Adder
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%

INPUT Rates (from WSJ)

US Prime

LIBOR

CP

U.S. Treasury (*)

Canadian Prime

Canadian BA(**) (From Fin

0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

Section In WSJ you will find rates:

WSJ-Money Rates/Prime Rate

WSJ-Money Rates/One Month Rate

WSJ-Money Rates/30 Day - H15 CP Rate

WSJ-Bond Market Data Bank - Yields

WSJ-Money Rates/Foreign Prime Rates

(*) To enter a Fixed Rate tranche of debt into the model:

-Input "Treasury" In the Index column

-Look up in the WSJ the current yield on U.S. Treasury Notes whose maturity is the closest to the maturity (or avg. life) of the fixed tranche of debt.

-Update the GECC Money Cost rates in calls V12 thru V21

Since the return on Preferred Stock is fixed, you must update the GECC Money Cost rates.

(**) For CDBA deduct 10Bpt from the Money cost rate

Fig. 7B

A "Call Finance" message in this area means the amortization amounts entered do not add up to the total commitment. Ignore only if the remaining amount is assumed to be a bullet payment due at the end of term or if the full commitment amount is a bullet payment. If the total commitment has only one term loan and it is a bullet payment, change the amortization frequency to "Annual" and input the full payment in the appropriate year.

FIG. 7C

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Fig. 8C

Fig. 8B

FIG. 8A

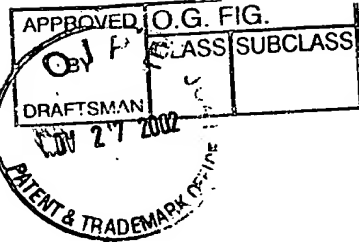
140

CUSTOMER		Customer Name	
REGION		0	
SALES/PORTFOLIO		0	
CASE		Fully Funded - Post Syndication	
U.S. or Canadian Deal		US	
Equity Deals	Exit Multiple	0	
Deal Category		ABL	
KMV Rating		0	
Portfolio		0	

Commitment	Term	Index	Index Rate	Adder	Fixed (F)/ Variable (V)
Amount	(Months)				
0	0	CP	0.00%	0.00%	V
0	0	CP	0.00%	0.00%	V
0	0	CP	0.00%	0.00%	V
0	0	CP	0.00%	0.00%	V
0	0	CP	0.00%	0.00%	V
0	0	CP	0.00%	0.00%	V
Y	0	CP	0.00%	0.00%	V
360 Day Adder	0		Rate: 0.00%		
L/C FACILITY	0		Coupon: 0.00%		
PREFERRED STOCK	0		Multiple: 0.0		
WARRANTS Value:	0		Multiple: 0.0		
COMMON STOCK INVEST	0		N/A		
Warrants - Only IRR:	N/A				
Common Stock - Only IRR:					
Capital Gain: 0					

FEES									
Revolver	Term A	Term B	Term C	Term D	CAPEX	Pref Stock	L/Cs		
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Unused Line Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Audit Fees Recovered (Y/N)	Y								
Legal Expense	0								
Annual Fees	0								
One Time Payments	0								
Collection Days	0								
Avg Annual Collections 0									

SECURITIZATION CONTRIBUTED VALUE	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8
SECURITIZATION OPERATING EXPENSES	0	0	0	0	0	0	0	0



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Fig. 8A

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Fig. 8C

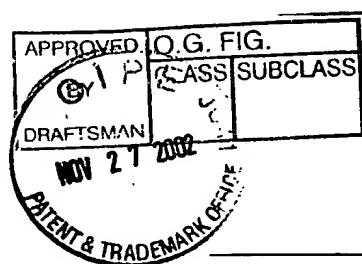
AVERAGE OUTSTANDING									
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
REVOLVER	0	0	0	0	0	0	0	0	
L/C	0	0	0	0	0	0	0	0	
CAPEX	0	0	0	0	0	0	0	0	

AMORTIZATION SCHEDULE									
Frequency: (Monthly, Quarterly, Biannual, Annual)	Monthly								
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	
TERM B	0	0	0	0	0	0	0	0	
TERM C	0	0	0	0	0	0	0	0	
TERM D	0	0	0	0	0	0	0	0	
PREFERRED STOCK	0	0	0	0	0	0	0	0	

ALTERNATE PRICING ASSUMPTIONS									
0 = Standard Pricing	1 = Alternate Pricing #1				2 = Alternate Pricing #2				
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	
TERM B	0	0	0	0	0	0	0	0	
TERM C	0	0	0	0	0	0	0	0	
TERM D	0	0	0	0	0	0	0	0	
PREFERRED STOCK	0	0	0	0	0	0	0	0	

OUTPLACEMENT ASSUMPTIONS			
Amount Placed	Fee Rate	Rate Skim	
REVOLVER (Less L/Cs)	0	00.0%	00.0%
TERM A	0	00.0%	00.0%
TERM B	0	00.0%	00.0%
TERM C	0	00.0%	00.0%
TERM D	0	00.0%	00.0%
CAPEX	0	00.0%	00.0%
L/C FACILITY	0	00.0%	00.0%

FIG. 8B



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Total Commitment	0	Weighted Term (in Months)	#DIV/01
ANI	#DIV/01	Weighted Term (in Years)	#DIV/01
Total Net Income	(151,125)	Average Annual Net Income	#DIV/01
Total Contributed Value	0	Average Annual Contributed Value	#DIV/01
CV%	#DIV/01	Combined Utilization (Revolver - L/C)	#DIV/01
ROI	#DIV/01	Utilization % (Cap Ex Line)	N/A
ROE (High L/C Usage or Sec.)	N/A		
TOTAL DEAL FEE BREAKOUT			
Net Interest Income	0	Weighted Syndication Fee Rate	N/A
Collection Days	0	Unused Fees	0
L/C Fees	0	All Other Fees	0

Fig. 8A
←

Alternate Pricing #1		Alternate Pricing #2	
Index	Adder	Index	Adder
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%

Rates:

US Prime

LIBOR

CP

Treasury

Canadian Prime

Canadian BA (From Finance)

GE Money Cost

Revolver

Term A

Term B

Term C

Term D

CAPEX

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

0.00%

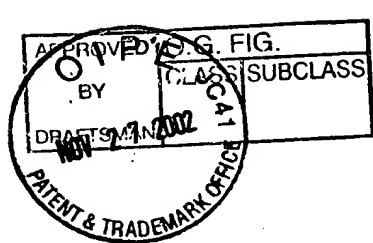
Preferred Stock

Common Stock

0.00%

0.00%

Fig. 8B
←



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DEAL SUMMARY	Customer Name										TOTAL	ANI%	ROI%
	Expected Case - Post Syndication												
	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8					
REVOLVER BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TERM A BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TERM B BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TERM C BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TERM D BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
CAPEX BALANCE	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
PREFERRED STOCK	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
COMMON STOCK	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TOTAL INVESTMENT	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
AVERAGE L/C	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
INCOME	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Interest Income (Total)	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Revolver	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Term A	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Term B	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Term C	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Term D	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
CAPEX	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Outplacement	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Dividends	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Collection Days	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
L/C Fees	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Commitment Fees	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Closing Fee	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Outplacement Fee	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Unused Line Fees	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Annual Fees	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Additional Payments	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Securitization CV	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Warrant Realization	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
Common Stock	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	
TOTAL INCOME	0	0	0	0	0	0	0	0		0	#DIV/0!	#DIV/0!	

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160

Fig. 9B

FIG. 9A

FIG. 9B

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Account Manager Name: Account Name:

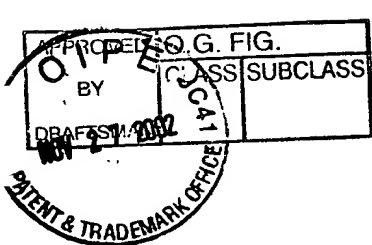
	Account #1	Account #2	Account #3	Account #4	Account #5	Account #6	Account #7	Account #8
Workload - Collateral Monitoring								
Frequency of Reporting								
Frequency of Borrowing								
Number of Agings								
Co-Borrower Structure								
# of Inventory Locations								
Workload - Customer Requests								
ABL Experience (within Last 12 mos.)								
Monthly Time Required For Account Strategy								
Number of WAM's/Other Requests (Incl. Line Inc.) Per Quarter								
Risk								
Excess Availability								
Fixed Change Coverage (LTM)								
Quality Of Books & Records								
Assessment Of Management								
Ease of Liquidation								
Structure (Within/Outside of Policy 5.0; Conservative w/ Boot Collateral)								
Total Workload Time Allocation - All Accounts								
Collateral Monitoring (% of time per quarter)								
Customer Requests (% of time per quarter)								
Other								
Total Time								

100%

100%

200

Fig. 10



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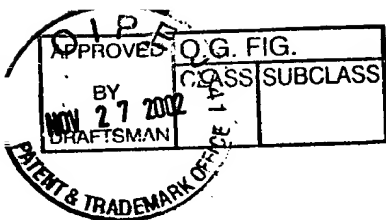
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Region	Acct. Mgr.	Deal	Coll. Monitoring	Client Reqs.	Workload	Risk	Work/ Risk
E	Smith	Steel Co.	2.45	0.80	1.90	2.50	Mod/High
MW	Jones	Paper Co.	2.55	1.30	2.13	2.03	High/High
S	White	Drug Co.	2.00	0.50	1.50	0.60	Mod/Low
W	Black	Lumber Co.	2.00	1.00	1.67	1.80	Mod/Mod

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FIG. 11



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Strategic Relationship Review

Fig. 12B →

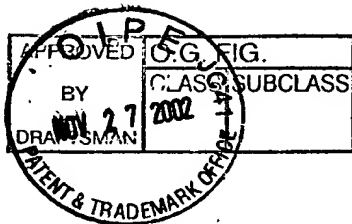
Customer Name: _____
Maturity Date: _____

Goals	Specific Objectives
Customer Visitation Determine Visitation Schedule & Objectives
Senior Management Contact Determine senior management calling strategy & objectives.
Value Added Services Plans for cross selling other GE / GE Capital products & services.
Opportunities For Performance Based Pricing Determine whether a performance based pricing strategy is appropriate.
Flexibility In Structure / Reporting Determine whether increased flexibility is warranted due to improved financial & collateral performance.
Incremental CV\$ Identify opportunities to generate incremental CV\$ through WAM fees, contract extensions & incremental new business.
Responsiveness Outline customer requirement & establish objectives to meet/exceed expectation.
Retention Strategy Understand customer CTQ's & develop strategy to retain customer.

Overall Performance Rating

Did Not Meet	Met	Exceeded
<u>Expectations</u>	<u>Expectations</u>	<u>Expectations</u>
1	2 3	4 5

FIG. 12A



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← Fig. 12A

Account Manager: _____

Date: _____

	Achievements	Assessment*

***Performance Assessment Is The Responsibility Of The
Region Manager & Portfolio Manager With Input From The
SCO Where Appropriate.**

↑
240

FIG. 12B